Appl. No. 09/990,702 Amdt. dated: March 11, 2005 Amendment under 37 CFR 1.116 Expedited Procedure Examining Group 3621

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A payment service method, the method comprising:
a payment service provider receiving a set of identifiers from a consumer provider
that are associated with a good or a phone services of the consumer provider;

the payment service provider receiving a request from a customer of the consumer provider to pay for the good or the <u>a dial tone</u> service <u>associated with the consumer provider</u>, wherein the request includes one of the identifiers, <u>a</u> customer <u>information phone number</u> and a payment;

creating an electronic record of the payment the customer information phone number and the identifier; and

communicating the electronic record to a host computer; and

electronically sending the electronic record to the consumer provider prepaying for the dial tone service in substantially real-time, wherein the host processor communicates the electronic record to a payment processor of the consumer provider and based upon the identifier and the phone number the prepayment for the dial tone service is registered in substantially real-time.

- 2. (original) A method as in claim 1, further comprising electronically transferring the payment to a bank account of the consumer provider.
 - 3. (canceled)
- 4. (currently amended) A method as in claim 1, wherein the request is entered into a terminal having a processor, and wherein the electronic record is transferred electronically from the terminal to a the host computer.

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- 5. (canceled)
- 6. (original) A method as in claim 4, wherein the set of identifiers are associated with enrollment information obtained from consumers enrolling with the consumer provider, and further comprising electronically sending enrollment information from the consumer provider to the host computer.
- 7. (original) A method as in claim 6, further comprising periodically receiving updated enrollment information at the host computer.
 - 8-9. (canceled)
- 10. (previously presented) A method as in claim 1, wherein at least some part of the identifier is associated with a payment amount as determined by the consumer provider.
 - 11. (canceled)
 - 12. (currently amended) A payment system, comprising:
 - a host computer; and
- a database associated with the host computer, the database having a record of a set of identifiers that are associated with a <u>dial tone phone service of a</u> consumer provider;

wherein the host computer is configured to receive a record containing one of the identifiers along with information on a <u>prepayment for the dial tone service</u> and <u>information</u> about a customer <u>phone number</u>, to <u>electronically</u> send information from the record to <u>a payment processor of</u> the consumer provider <u>in substantially real-time</u>, and to electronically facilitate the sending of the payment to a bank of the consumer provider.

13. (currently amended) A system as in claim 12, further comprising at least one terminal having a processor that is capable of communicating with the host computer, and wherein the terminal is configured to receive the identifier, the customer information phone

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<u>number</u> and payment information and to transmit the identifier, the customer <u>information</u> <u>phone</u> <u>number</u> and the payment information to the host computer.

- 14. (canceled)
- 15. (original) A system as in claim 13, further comprising a printer coupled to the terminal to print a receipt showing the payment.

16-24. (canceled)

25. (currently amended) A method for activating a <u>phone</u> service, the method comprising:

a customer establishing an account with a consumer provider <u>for the phone</u> <u>service</u>, wherein the customer provides information to the consumer provider to establish the account, and wherein the account requires a payment for <u>service</u> activation <u>of the phone service</u>;

the payment service provider electronically receiving account information from the consumer provider;

the payment service provider receiving a request the required payment and an identification of the account from the customer to make the required payment along with the payment;

entering payment information <u>and the identification of the account</u> into a terminal and creating an electronic record of the payment <u>and the identification of the account</u>; and

issuing an identifier to the customer that is presentable to the consumer provider to activate the service.

communicating the electronic record to a host computer; and

host computer communicates the electronic record to a service activation processor of the consumer provider and based upon the identification of the account the phone service is activated in substantially real-time.

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26-49. (canceled)

- 50. (new) The method as recited in claim 1, wherein the dial tone service is configured for a one of a wired phone service and a wireless phone service.
- 51. (new) The method as recited in claim 25, wherein the phone service is a one of a wired phone service and a wireless phone service.